

HoldenCAPITAL
CONSTRUCTIVE FINANCE

Corporate Profile and Developer Product Guide

AUTUMN 2023





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The road to success is always under construction but having the right broker will ensure you get there.

Development is all about supply and demand and successful developers know that they can't achieve everything by themselves. This is why they employ key executives to their team and engage the best consultants to ensure they can deliver the best possible outcome and gain an edge over the competition.

WHAT WE DO

HoldenCAPITAL specialises in providing capital to property developers.

This can take a variety of forms depending on where the project is up to in its lifecycle.

1. Site loans to settle the site purchase
2. Construction finance to build the project (be that either first mortgage senior debt, or secured or unsecured junior debt)
3. On completion of the project we can provide residual stock loans.

We provide the developers we work with a full service solution.

What we don't do.

- Home loans
- Car loans
- Business loans
- Seed capital
- M&A capital

Some of our competitors may provide this, but HoldenCapital is a specialist development financier.

These elite developers also keep themselves informed about trends in all the areas likely to impact on their ability to develop a product that meets the expectations of their target market. That is why more and more developers are engaging a HoldenCAPITAL finance consultant to secure the best possible funding solution for their projects.

Faced with the regulatory winding back of bank lending in the construction sector, these developers recognised that they needed help to navigate the vast and rapidly increasing number of traditional and non-bank funding options in order to achieve the best possible structure with terms and conditions matched to their specific project metrics.

HoldenCAPITAL has direct access to the decision makers across over 160 lenders in the bank and non-bank sectors and can deliver a wide

range of debt and capital solutions ranging from site acquisition loans, construction funding by way of senior, junior and preferred equity options, as well as residual stock loans. Many of these lenders do not retain their own business development representatives or have a front door you can walk through, relying instead on firms like HoldenCAPITAL to identify, structure and present qualified transactions which meet their specific lending appetite.

This means that they take a positive mindset into their credit deliberations knowing that the HoldenCAPITAL consultant has completed the appropriate due diligence and prepared a formal loan submission that both meets their lending requirements but also includes a comprehensive due diligence and risk analysis process thus facilitating a prompt response with minimal additional checking required.

HoldenCAPITAL was voted #1 Commercial Broker in Australia for 2015, 2016, and 2017 based on deal flow, settlement ratios, credit paper quality and professionalism which reflects the standing given to it by the lenders voting in these awards.

Why would you risk your project with anyone but the best?

To secure funding for your next project, why not give your HoldenCAPITAL consultant a call now and ensure your future success commences construction now.

1300 HOLCAP
info@holdencapital.com.au

ABOUT US

Australia's #1 Commercial Brokerage Firm

Recognised as Australia's #1 specialist development finance group, HoldenCAPITAL is a market leader by virtue of our successes in deal structuring and track record in successfully sourcing debt and equity solutions for you as our client. When you appoint HoldenCAPITAL, you are tapping into our teams collective ability to source and negotiate more flexible terms from our extensive network of over 160 lenders and equity participants including all the leading banks, investment funds, mortgage trusts and private office lenders.

HoldenCAPITAL does this by creating appropriate levels of competitive appetite in order to secure the best possible outcome for your project. The team's collective skills, knowledge base and relationships enables it to structure project finance solutions and appropriate equity contributions in order to minimise the risks and maximise the returns after taking account of the interests of all stakeholders.

Debt Solutions

With the regulated contraction of bank appetite in the development sector, HoldenCAPITAL has seen a significant and continuing rise in the number of non-bank lenders who now represent the bulk of our placements on the back of their more flexible terms combined with competitive pricing. There are numerous variables that can be negotiated to improve the overall terms of a transaction and the resultant value-add our consultants negotiate reflects our understanding of the current market and the needs of our clients.

Mezzanine and Equity Solutions

HoldenCAPITAL also has direct access to a wide selection of mezzanine and equity solutions to qualified projects via its association with HoldenCAPITAL Partners (HCP) and other third party providers. HCP provides these mezzanine, equity and preferred equity investment funds via competitively priced and flexibly structured facilities to ensure a mutually successful outcome for both parties.

Voted #1

Australian Commercial Brokerage Firm

3 years running



THE NUMBERS

Over 160 lenders in 11 years of successful debt placements

4
Major Banks

6
Minor Banks

14
MBS lenders

28
Mortgage Trust

16
Institutional
Investor

37
Individual
Investor Lenders

1
HoldenCAPITAL
Team

ABOUT US

The HoldenCAPITAL Team

Dan Holden

Director

Daniel Holden is the founding partner of Holden Capital, with responsibility for the teams structuring and arranging of senior debt, mezzanine debt and equity facilities for its clients' property-based developments and investments. Daniel's core strengths are in Construction Finance and Joint Ventures with over 20 years of development and finance experience that includes project management and over 14 years in finance consultancy, loan and joint venture structuring and funds management.



Brett Cottam

Finance Consultant

Brett has over 16 years of corporate banking experience with NAB and BOSI, specializing in property investment & development including residential, commercial, retail, industrial & mixed use assets. Brett joined the HC team in 2015.



Gary Connolly

Head of Investments

Gary has over 13 years of experience in financial services, specifically in banking and funds management. Gary most recently spent 8 years with Trilogy Funds Management as their Business Development Manager and prior to that was in key account management roles at Citigroup and Deutsche Bank. Gary joined the HC team in 2017.



Steve Wiltshire

Executive Chairman

Steve Wiltshire spent 27 years with Macquarie Bank as a director and National Portfolio Head of its Real Estate Structured Finance Division overseeing its construction finance and joint ventures. He subsequently spent 3 years as Executive Director of ANZ's Institutional Property Group, responsible for the Queensland and the Northern Territory loan portfolio. Steve is a mentor to the team and actively assists them with structuring of transactions and the negotiation of loans drawing on his extensive banking and JV experience. Steve joined the HC team in 2014.



Eric Trieu

Director

Eric has over 20 years experience in project marketing. He was CEO of two international marketing firms, The Aldy Group and Empire Property Investors. Eric joined the HC team in 2015.



Adam Hartard

Finance Consultant

Adam has over 17 years of experience in property finance and development including Commercial, Industrial and Residential property. Adam joined the HC team in 2016.



Matt Mattsson

Director - Victoria

Matt is a highly experienced corporate finance and accounting professional with over 18 years working at NAB, PwC and EY. Specialising in property finance, Matt has worked with a wide range of customers to provide effective capital solutions. Matt joined the HC team in 2018.



PRODUCT GUIDE

I am a developer and I want to...
Finance my development site

	MAJOR BANK	OTHER BANK	NON-BANK PREMIUM	NON-BANK PRIME	NON-BANK PRIVATE
Loan Amounts	Any	Up to \$10mil	Up to \$3mil	Up to \$100mil	Up to \$100mil
LVR	Generally 65%	Generally 65%	Generally 65%	Generally 60%	Generally 65%
LCR	Generally 65%	Generally 65%	Generally 65%	LVR based lending	LVR based lending
Proof of Servicing	Often required	Often required	Often required		
Project Type	Any	Any	Any	Any	Any
Locations	ALL METRO	ALL METRO	ALL METRO	ALL METRO	ALL METRO
Application Fee Out-of-Pocket	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k
Loan Establishment Fee	1.0%	1.0%	1.5%	1.5%	2.0%
HC Brokerage Fee	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k
Interest Rate	BBSY + 1.5%	6.35%	6.95%	6.95%	7.95%
Line Fee/Admin Fee	1.50%	Nil	Nil	0.08% pcm	0.13% pcm
All Up Cost	Note: it is never as simple as just adding all of the above costs to find the cheapest option. Send us your feaso and we can very quickly tell you the best fit for your project.				





*** BBSY at time of publishing was 0.08%, you can check yourself by typing 90day BBSW into Google and going to your trusted source, or via the ASX website www.asx.com.au/prices/asx-benchmark-rates.htm

The above is just a snapshot of a handful of options available. HoldenCAPITAL has access to over 160 sources of capital, ranging from major banks, other banks, mortgage trusts, family office and our own mortgage fund; there are many solutions available.

**Are you ready to get constructive
with your finance?**

1300 HOLCAP
info@holdencapital.com.au

RECENTLY FUNDED PROJECT EXAMPLES

CONSTRUCTION	PRE CONSTRUCTION
 <p>Greater Brisbane 1st Mortgage \$9.4M</p>	 <p>Brisbane Metro 1st Mortgage \$4.4M</p>
CONSTRUCTION	RESIDUAL STOCK
 <p>Brisbane Metro 1st Mortgage \$1.2M</p>	 <p>Greater Melbourne 1st Mortgage \$1.9M</p>

PRODUCT GUIDE

I am a developer and I want to...
Senior debt fund a medium sized project

	MAJOR BANK	OTHER BANK	NON-BANK PREMIUM	NON-BANK PRIME	NON-BANK PRIVATE
Loan Amounts	Up to \$100mil	Up to \$25mil	Up to \$3mil	Up to \$20mil	Up to \$15mil
LVR	Generally 65%	Generally 65%	Generally 65%	Generally 60%	Generally 65%
LCR	Generally 75%	Generally 75%	Generally 85%	LVR based lending	LVR based lending
Presales	Often required	Often required	50% required		
Project Type	Any	Any	Built Product	Any	Any
Locations	ALL METRO	ALL METRO	ALL METRO	ALL METRO	ALL METRO
Application Fee Out-of-Pocket	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k
Loan Establishment Fee	0.4% – 0.8%	0.8%	1.5%	1.5%	1.75%
HC Brokerage Fee	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k
Interest Rate	BBSY + 1.5%	6.35%	7.45%	6.95%	7.95%
Line Fee/Admin Fee	1.50%	Nil	Nil	1.50%	Nil
All Up Cost	Note: it is never as simple as just adding all of the above costs to find the cheapest option. Send us your feaso and we can very quickly tell you the best fit for your project.				

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RECENTLY FUNDED PROJECT EXAMPLES

RESIDUAL STOCK



Gold Coast
 1st Mortgage
\$12.6M

CONSTRUCTION



Greater Sydney
 2nd Mortgage
\$2.5M

MIXED USE SITE



Yeppoon
 1st Mortgage
\$5.8M

RESIDUAL STOCK



Brisbane
 2nd Mortgage
\$11.4M

PRODUCT GUIDE

I am a developer and I want to...
Senior debt fund a larger project

	MAJOR BANK	OTHER BANK	NON-BANK PREMIUM	NON-BANK PRIME	NON-BANK PRIVATE
Loan Amounts	Up to \$100mil	Up to \$25mil	Up to \$30mil	\$20mil upwards	\$20mil upwards
LVR	Generally 65%	Generally 65%	Generally 65%	Generally 60%	Generally 65%
LCR	Generally 75%	Generally 75%	Generally 85%	LVR based lending	LVR based lending
Presales	Often required	Often required	50% required	Residual LVR <35%	Residual LVR <35%
Project Type	Any	Any	Built Product	Any	Any
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k
Loan Establishment Fee	0.4% – 0.8%	1.0%	1.5%	1.5%	2.0%
HC Brokerage Fee	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k
Interest Rate	BBSY + 1.5%	6.35%	6.95%	BBSY + 3.5%	6.95%
Line Fee/Admin Fee	1.50%	Nil	1.5%	3.50%	2.0%
All Up Cost	Note: it is never as simple as just adding all of the above costs to find the cheapest option. Send us your feaso and we can very quickly tell you the best fit for your project.				

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RECENTLY FUNDED PROJECT EXAMPLES

RESIDUAL STOCK



Brisbane Metro
 1st Mortgage
\$6.7M

RESIDUAL STOCK



Greater Sydney
 1st Mortgage
\$9.4M

PRE CONSTRUCTION



Brisbane
 1st Mortgage
\$9.2M

PRE CONSTRUCTION



Brisbane Metro
 Stretch Senior
\$11.4M

PRODUCT GUIDE

I am a developer and I want to fund with... Junior Debt (Mezzanine)/Preferred Equity

What is the difference and when does each apply?

Junior or Mezzanine Debt is best described as a debt top-up. It is used to cover any gap between the developer's equity contribution and the level of debt available based on the senior lender's Loan to Cost ratio policy. Where the junior debt piece becomes larger than the amount contributed by the developer or where combined with the senior debt the total LVR exceeds around 85% it generally transitions into a preferred equity structure. In some cases the junior debt can exceed the developer's contribution such as when an elite developer with a demonstrably strong track record and or net worth elects to take a more highly leveraged position in order to better leverage their available capital in another deal. The old saying applies that if you can prove that you don't need the loan then they will be more likely to approve it.

What is the cost?

The cost of Junior debt ranges from as low as 15% up to the more usual range of 18-20%pa. It is risk and reward balanced, so if the Junior debt is more lowlier geared with the bank debt peaking at 70% LCR and the junior topping up to 80% LCR, covered by pre-sales, with a recognised builder and a

metro location, then an experienced developer could achieve a funding cost as low as 15%pa. Once you start diluting or removing some of those mitigating factors and increasing the risk by increasing the LCR beyond 80% and or lowering the pre-sale cover, the cost will escalate. Upfront fees range from 3-5%, again based on risk and transaction size.

Preferred Equity is exactly what it says, equity with a preferred repayment and or return priority. As such, it needs to generate an equity style return. Inexperienced developers often ask what is the least I can pay the investor, but they are failing to appreciate the higher level of risk associated with the debt when compared with the banks investors who are receiving as little as 2-3% after overheads.

Too often we see private equity deals done with unsophisticated investors coming unstuck when the developer finds themselves on a national current affairs program having to explain why things don't go quite as planned.

Alternatively, you can deal with educated capital investors who understand the market, associated risk and returns, and can provide many other advantages, which we spell out in a number of articles available on our website. The cost

of this capital which is market tested regularly, typically involves what is referred to as a 80/20 - 50/50 deal where the developer puts in 20% of the equity requirement after the Senior debt provider funds 80% of the Total Development Cost. In return for funding 80% of the remaining "equity" component these investors typically receive 50% of the project profit. Sometimes that gets fixed upfront as an agreed fixed exit fee based on the agreed feasibility projection, and often a coupon applies, either for the project duration, or sometimes there is a trigger for it to commence after project completion so any delays don't drastically reduce the Investor IRR. This also serves to motivate the developer to complete on time and within the budget.

There are occasions where a capital partner might agree to fund up to 100% of TDC, however this is not widely available and would only be done in special circumstances based on very strong project metrics and an impeccable developer pedigree. The other thing to remember about this style of capital is that it usually only gets involved in a project that is shovel ready. If it needs to be involved earlier on in the project time line where more risk is involved such as planning approvals or pre-leasing commitments then the cost will be commensurately higher.

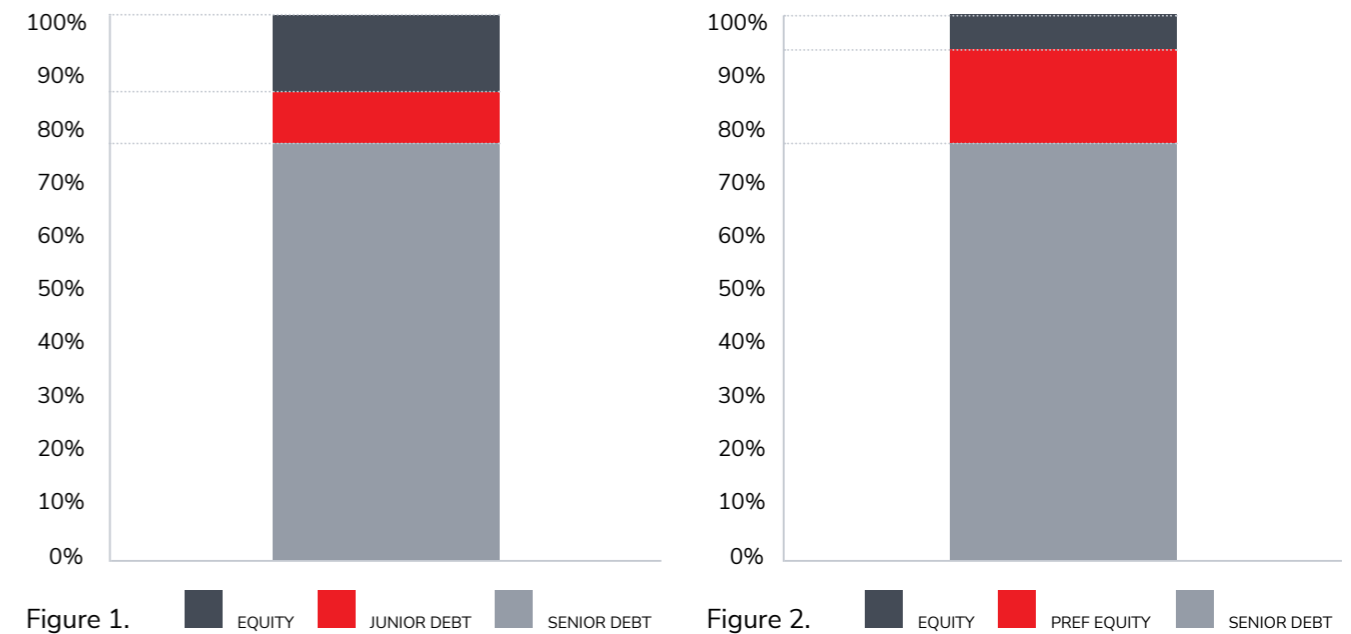
Retail & Commercial Projects

The beauty of retail and commercial projects is that there is a tenant(s), preferably with a strong trading history, who will be committed upfront to pay rent once the building is complete. This means that, on completion, the property is an income producing asset (putting aside any rent-free incentives), that can support a significant debt component based on its "on completion" value. As such, it is a more bankable asset than say

a strata titled residential project that needs to be sold in order to retire the remaining construction debt. While this type of transaction brings its own form of market risks into play, it is also one that is easier to determine upfront. Capital partners will usually take a more positive outlook on these types of projects. A rough metric for a starting point in determining if the capital partner will be debt or preferred equity is their gearing relative to the on completion value. For example, if it is

say 70-72% LVR and below, then a refinance on completion is likely to be readily available with their exposure viewed as debt. If the combined debt package is higher than the 70-72%, a refinance and immediate repayment on completion is less likely to be achieved, and therefore the capital partner needs to rely on an asset sale or a debt reduction program over a longer period of time, all of which increases the risk and will generally result in a profit share or similar requirements.

Typical capital stack profiles



Capital Stack Note:

As shown above, a key factor for the lender is the amount of funds they are investing compared to the developer's own investment or 'skin in the game'. In Figure 1, the mezz debt is equal to the developer contribution. When that gets out of balance as in Figure 2, it is more often than not classified as Pref Equity.

PRODUCT GUIDE

I am a developer and I want to fund with...
Junior Debt (Mezzanine)/Preferred Equity

	FUND A MEZZ	FUND B MEZZ	FUND C MEZZ	FUND D PREF
Loan Amounts	Over \$5mil	Over \$5mil	Up to \$5mil	Up to \$30mil
LCR	85% </=50% of the Equity	90-92% </=50% of the Equity	90-92% </=50% of the Equity	95% </=50% of the Equity
Presales	80-100% of total debt	80-100% of total debt	Senior Lender Driven	Senior Lender Driven
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k	\$15k + \$15k
Loan Establishment Fee	3% for <\$15mil 4% for >\$15mil	3% for <\$15mil 4% for >\$15mil	3% for <\$5mil 5% for >\$3mil	3% for <\$5mil 5% for >\$3mil
Investor Return	14-16%p.a.	15-18%pa	20-24%pa	50% of profits or 15% coupon & 35%

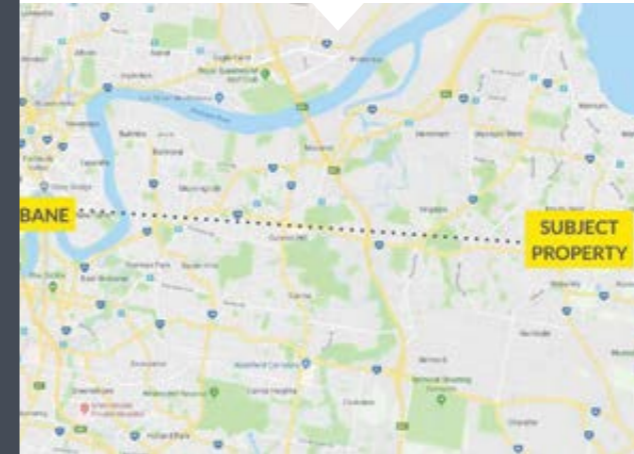
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RECENTLY FUNDED PROJECT EXAMPLES

PRE CONSTRUCTION



Greater Brisbane
 1st Mortgage
\$1.9M

RESIDUAL STOCK



Greater Melbourne
 1st Mortgage
\$2M

RESIDUAL STOCK



Greater Brisbane
 1st Mortgage
\$9.3M

RESIDUAL STOCK



Greater Sydney
 1st Mortgage
\$4.2M

PRODUCT GUIDE

I am a developer and I want to...

Finance a residual stock loan

Refinancing product on completion is not as straightforward as most think. Banks have many fixed metrics that often prevent them from providing the type of loans a developer actually wants. This includes things like serviceability from day 1 of the facility, which is often not practical for small and even some larger developers, who rely on somewhat lumpy cashflows as they complete projects. Other limitations include the lenders concentration within

any particular location, their general view of the market, the application of a lower gearing for a commercial loan rather than the 85% LVR that an individual investor loan typically secures. Another key factor is flexibility, which comes at a cost. Low cost funding options generally have all the terms favouring the lender, for example when a developer wants some proceeds from individual lot settlements, most low cost options do not permit this.

	MAJOR BANK	OTHER BANK	NON-BANK PREMIUM	NON-BANK PRIME	NON-BANK PRIVATE
Loan Amounts	Up to \$25mil	Up to \$25mil	Up to \$30mil	Up to \$30mil	Up to \$100mil
LVR	Generally 65%	Generally 65%	Generally 65%	Generally 60%	Generally 65%
Servicing	Often required	Often required	Often required		
Locations	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE	SYD, MEL & BNE
Application Fee Out-of-Pocket	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k	\$10k + \$10k
Loan Establishment Fee	1.0%	1.0%	1.5%	1.5%	2.0%
HC Brokerage Fee	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k	> of 1% or \$20k
Interest Rate	BBSY + 1.5%	6.35%	6.95%	6.95%	6.95%
Line Fee/Admin Fee	1.50%	Nil	Nil	1.50%	2.0%
All Up Cost	Remember, it is never as simple as just adding all of the above costs to find the cheapest option. Send us your feaso and we can very quickly tell you the best fit for your project.				

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You don't re-invent your 5 year plan every month. Decide and do.

DANIEL HOLDEN



PODCAST

THE CONSTRUCTIVE FINANCE PODCAST

The Constructive Finance Podcast is a property development podcast, created & hosted by HoldenCAPITAL. With over 3,000 listeners, it has featured guests such as Bernard Salt, Matthew Gross, John & Matt McAndrew, Mike Tomkins, Don O'Rorke and many more.

To keep up to date with everything you need to know about property development and finance, subscribe to The Constructive Finance Podcast today.

www.holdencapital.com.au/podcast



EPISODE 12
Bernard Salt



EPISODE 29
Ron Bakir



EPISODE 28
Matthew Lewison



EPISODE 24
Brent Thompson



EPISODE 16
Lord Mayor
Graham Quirk



EPISODE 14
Michael Matusik



EPISODE 21
Paul Riga



EPISODE 31
Stephen Pyman




With offices in Sydney, Melbourne and Brisbane servicing property developers around Australia.

HoldenCAPITAL
CONSTRUCTIVE FINANCE



Australian Commercial Brokerage Firm
3 years running





5 Reasons To Partner With HoldenCAPITAL

1

Wide range of solutions to meet your funding needs

HoldenCAPITAL have over 160 active debt and equity providers, including major and minor banks, mortgage trusts and trusted relationships with numerous private investors, as well as our own Equity Fund in HoldenCAPITAL Partners Fund.

2

Influential relationships ensure you get the best terms

It is not just knowing which lenders have an appetite for a particular loan type but also having a trusted relationship with their decision makers who ensure that you get the best possible terms and conditions.

3

Bespoke solutions to maximise your return on equity

There are many variables in every project that make it unique for you as the developer. A major factor in getting the right finance structure is understanding your capital requirements and ensuring that the deal is tailored to suit your needs **AND** your wants.

4

Exceptional reputation for delivering results

Our business has grown and matured through the aftermath of the GFC, with a sustained upsurge in activity since 2014. Developer clients trust us with their projects and ask us to secure funding for all their new projects because **WE DELIVER**.

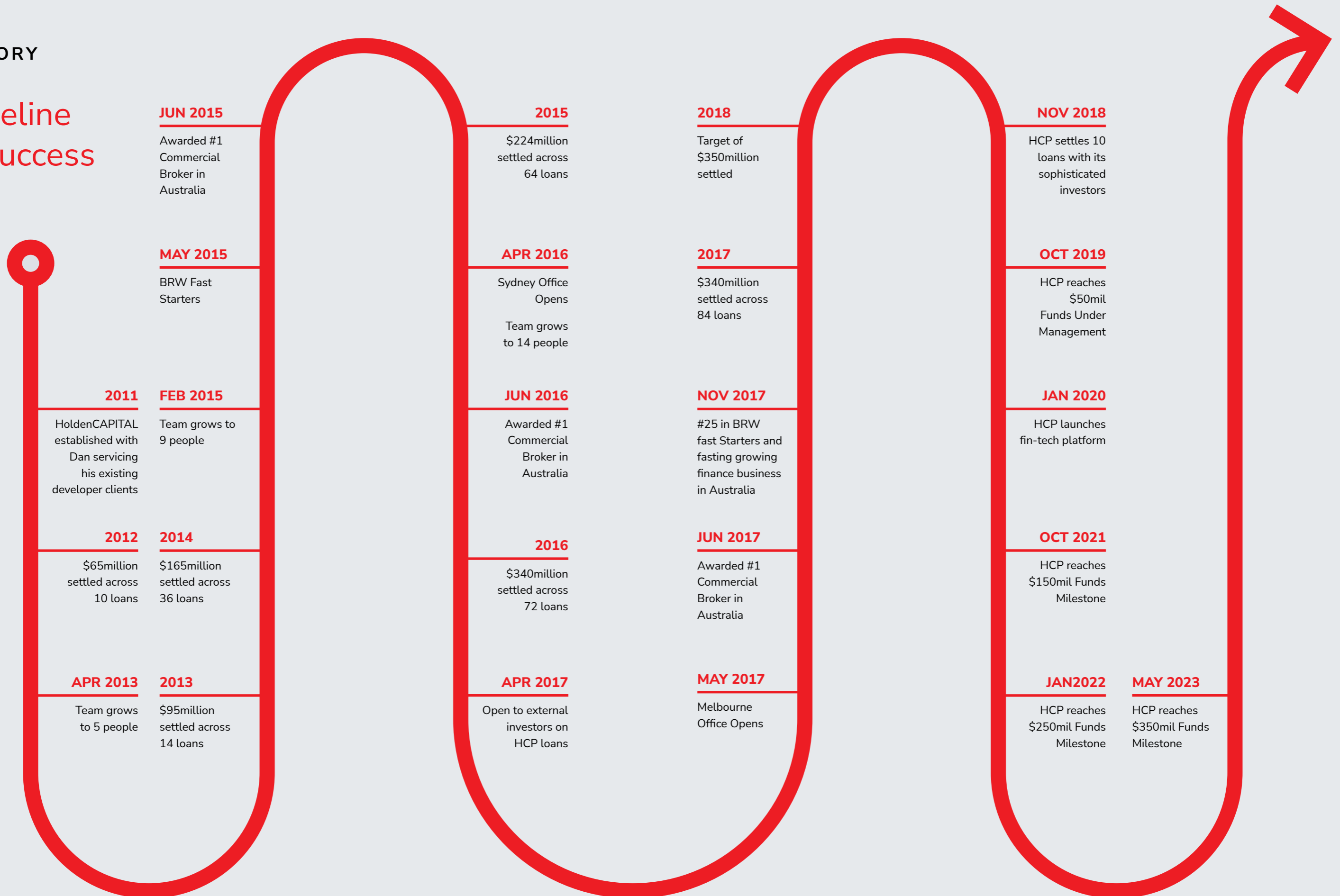
5

There are many ways to partner with holdencapital

We work hard on your behalf to create competitive tension between the lenders to get you the best outcome. We can also provide a loan from one of our white-label loan products, or invest in your project through our Equity Fund, HoldenCAPITAL Partners.

HISTORY

Timeline of success



Time is more valuable
than money, you can
get more money, but you
can't get more time.

JIM ROHN

Jim Rohn's famous quote was never more true than when applied to the development sector. While you can sometimes "buy time" contractually, it simply adds to the overall cost of the project when it makes much more sense to get it right first time round. Inexperienced developers often find themselves under time pressures attempting to save on the funding costs or maxing their profit share rather than recognising they are undercapitalised and appreciating that actually getting the project started is more productive than haggling over a few percentage points.

Elite developers understand the value of their time and capita. Rather than hoping something cheaper will come along they keep HoldenCAPITAL apprised of their needs in the conception stage of a project. This enables us to quickly mobilise funding and capital options when they are ready to move rather than delaying their start waiting for a funder to get warm to their deal.

HoldenCAPITAL's consultants are experienced and can deliver funding solutions that ensure that you don't have to pay for that extra time. This is why HoldenCAPITAL was voted #1 Commercial Broker in Australia for 2015, 2016, and 2017* based on deal flow, settlement ratios, credit paper quality and professionalism. With direct access to decision makers across all the participating construction banks and a wide range of alternative lenders including over 160 non-bank capital providers, most of whom do not have a front door you can walk through.

Why would you risk your project and waste time with anyone but the best?

So, rather than spending your own valuable time hoping that a funding solution will present itself, pick up the phone and call your HoldenCAPITAL consultant now and let them secure a solution that gets your project started now.

It's time to get constructive
with your finance!



Get constructive with
your finance

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HoldenCAPITAL

CONSTRUCTIVE FINANCE

SYD - BNE - MEL

DEVELOPMENT SITES | SMALL APARTMENTS | TOWNHOUSES
LARGE APARTMENTS | RESIDENTIAL LOTS | RESIDUAL STOCK & MORE

Are you ready to get
constructive with your finance?

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